

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Gardner, Harold	§	Case No. 08 B 08628
	Gardner, Shirley F	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/09/2008.

2) The plan was confirmed on 06/17/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/22/2009.

5) The case was dismissed on 01/12/2010.

6) Number of months from filing or conversion to last payment: 18.

7) Number of months case was pending: 23.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$32,520.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,805.50
Less amount refunded to debtor	\$26.16

**NET RECEIPTS:** \$8,779.34

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,801.50
Court Costs	\$0
Trustee Expenses & Compensation	\$583.70
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,385.20

Attorney fees paid and disclosed by debtor \$1,060.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$2,000.00	\$1,153.34	\$1,153.34	\$1,153.34	\$57.53
City Of Chicago	Secured	\$615.50	\$2,466.25	\$2,466.25	\$0	\$0
Ford Motor Credit Corporation	Secured	\$16,375.00	\$23,063.39	\$23,063.39	\$0	\$0
Ford Motor Credit Corporation	Secured	\$11,975.00	\$16,461.99	\$16,461.99	\$0	\$0
Wilshire Credit Corp	Secured	\$252,897.58	\$252,861.92	\$252,861.92	\$0	\$0
Wilshire Credit Corp	Secured	\$10,347.63	\$10,347.63	\$10,347.63	\$2,792.72	\$0
AFNI	Unsecured	\$277.00	NA	NA	\$0	\$0
Allied Credit	Unsecured	\$137.00	NA	NA	\$0	\$0
B-Real LLC	Unsecured	\$485.00	\$413.31	\$413.31	\$20.16	\$0
Bureau Of Collection Recovery	Unsecured	\$701.00	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$3,726.97	\$8,816.97	\$8,816.97	\$679.53	\$0
Computer Credit Service Corp	Unsecured	\$28.00	NA	NA	\$0	\$0
Dependon Collection Service	Unsecured	\$250.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,050.00	\$2,050.37	\$2,050.37	\$158.04	\$0
Ford Motor Credit Corporation	Unsecured	\$6,671.00	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	\$4,450.00	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	NA	\$0	\$0	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ford Motor Credit Corporation	Unsecured	NA	\$0	\$0	\$0	\$0
Illinois Tollway	Unsecured	\$2,690.40	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	\$986.46	\$451.57	\$451.57	\$22.04	\$0
Jefferson Capital Systems LLC	Unsecured	\$637.00	\$637.16	\$637.16	\$49.11	\$0
Midland Credit Management	Unsecured	\$555.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$560.00	NA	NA	\$0	\$0
NCO Financial Services Inc	Unsecured	\$38.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$2,510.00	\$3,269.27	\$3,269.27	\$251.99	\$0
Sprint Nextel	Unsecured	NA	\$2,174.60	\$2,174.60	\$167.60	\$0
Tri Cap Investment Partners	Unsecured	NA	\$545.96	\$545.96	\$42.08	\$0
USA Payday Loans	Unsecured	\$135.00	NA	NA	\$0	\$0
West Asset Management	Unsecured	\$848.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$252,861.92	\$0	\$0
Mortgage Arrearage	\$10,347.63	\$2,792.72	\$0
Debt Secured by Vehicle	\$39,525.38	\$0	\$0
All Other Secured	\$2,466.25	\$0	\$0
<b>TOTAL SECURED:</b>	\$305,201.18	\$2,792.72	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$1,153.34	\$1,153.34	\$57.53
<b>TOTAL PRIORITY:</b>	\$1,153.34	\$1,153.34	\$57.53
<b>GENERAL UNSECURED PAYMENTS:</b>	\$18,359.21	\$1,390.55	\$0

**Disbursements:**

Expenses of Administration \$3,385.20

Disbursements to Creditors \$5,394.14

**TOTAL DISBURSEMENTS:** \$8,779.34

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 9, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.